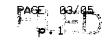
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200 First Avenue West, Ste. 400 • Seattle, Washington 98119 206.505-7957 • 360.341-2820 • 360.341-2821 (fax)

November 23, 2004

Alan J. Winties 1800 Cooper Point Road, SW, Building 3 Olympia, WA 98502

Your Ref.

Unity HR of Washington, Inc.

Also sent by fax to 360,956-3391

Dear Mr. Wertjes:

After conferring with counsel, Tom Montgomery, the appeal subcommittee unanimously determined that the Plan's servicing carrier fulfilled its obligations to your client, Unity HR of Washington, and therefore the decision by the Plan Director to deny coverage retroactively to March 18, 2004 is upheld. Your client's statutory recourse is direct appeal to the Office of the Insurance Commissioner in accordance with WAC 284-22-090.

Sincere

Charles A Glass Plan Director

cc:

Tom Montgomery

Plan Governing Committee

[WARP Unity HR Decision!